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of gratuity or *trinkgeld* still exists in the rural economy of Belgium. The author ends the book with some valuable suggestions as to the method of ameliorating the condition of the agricultural laborers and facilitating their supply.

The book is an interesting study. M. Bouché claims it to be the first book of its kind dealing exclusively with agricultural laborers in Belgium. In marshaling facts in support of the points he makes and in analyzing them to their causal connection, the author shows a masterly grasp of his subject. In spite of some minor defects, especially in the form of presentation, the book is a valuable contribution to the subject of agricultural labor, which has been so much neglected by the economists.

English Banking. By GEORGE H. POWNALL. London: Blades, East, & Blades, 1914. 8vo, pp. xv+78. 1s. net.

The contents of this book were delivered in three lectures at the London University by Mr. Pownall, vice-president of the Institute of Bankers and long identified with English banking. The first lecture deals with "The Evolution of Modern Trade and Banking," in which is reviewed the subject of the financing of limited companies, the growth of the clearing system, and the evolution of English domestic banking. The second lecture, "The Effects of the Evolution of Modern Trade and Banking," is concerned with the factors contributing to English commercial supremacy and the greatness of London as the world's financial clearing-house. The title of the third lecture is "Some Unsettled Problems of Modern Trade and Banking." This last part contains the burden of the author's message and centers around the "vital question of cash reserves." His protest is against the inadequacy of the metallic basis upon which the clearing is done, and the problem he proposes is how best to unite and maintain in one central reserve the many smaller reserves of the individual banks. He raises, as a minor point, the question of a state contribution to the central reserve on the savings bank account, and the creation of a redeemable state security. His plea for a centralization of reserves is strongly supported by Professor Foxwell, who has contributed an interesting and critical introduction to the book.

Express Service and Rates. By W. H. CHANDLER. Chicago: LaSalle Extension University, 1914. 8vo, pp. 340+61. \$3.00.

Mr. Chandler, the assistant manager of the Traffic Bureau of the Merchants Association of New York, presents here a clear and essentially practical analysis of the express business, for the use of students who desire to prepare themselves for work in the transportation departments of business concerns. He discusses the capitalization and earnings of express companies, their internal organization, and then, with considerable detail and critical comment, the various sorts of services rendered by these carriers—domestic merchandise